

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 13-35481-KRH
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mario Alberto Villegas Sr.
2810 Goyne Terrace
Chester, VA 23831

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-6588

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Mario Alberto Villegas Sr. is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: February 27, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Mario Alberto Villegas, Sr.
 Debtor

Case No. 13-35481-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
 Form ID: B18

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Feb 28, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2014.

db +Mario Alberto Villegas, Sr., 2810 Goyne Terrace, Chester, VA 23831-2163
 12029188 +Dominion Law Assoc, PO Box 62719, Virginia Beach, VA 23466-2719
 12029189 +Eastern Account System INC., Attn: Bankruptcy Dept., PO Box 837, Newtown, CT 06470-0837
 12029190 ++HENRICO FEDERAL CREDIT UNION, ATTN ASSET PROTECTION DEPARTMENT, 9401 WEST BROAD STREET, HENRICO VA 23294-5331
 (address filed with court: Henrico Fcu, 8611 Dixon Powers, Richmond, VA 23228-0000)
 12098866 +HH McGuire VA Medical Center, PO Box 19950, Asheville, NC 28815-1905
 12029191 +Jefferson Capital Systems, 16 McLeland Rd, Saint Cloud, MN 56303-2160
 12029194 +Mortgage Service Cente, Attn: Bankruptcy Dept, PO Box 5452, Mt Laurel, NJ 08054-5452

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QRMTERRY.COM Mar 01 2014 02:03:00 Roy M. Terry, Jr., Sands Anderson PC, P.O. Box 2188, Richmond, VA 23218-2188
 cr EDI: RECOVERYCORP.COM Mar 01 2014 02:03:00 Cascade Capital, LLC c/o Recovery Management System, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 12029184 +EDI: ACCE.COM Mar 01 2014 02:03:00 Asset Acceptance, Attn: Bankruptcy Dept, PO Box 2036, Warren, MI 48090-2036
 12029185 EDI: CITICORP.COM Mar 01 2014 02:03:00 Citibank Usa, Citicorp Credit Services/Attn:Centralize, PO Box 20507, Kansas City, MO 64195-0000
 12044499 EDI: RECOVERYCORP.COM Mar 01 2014 02:03:00 Cascade Capital, LLC, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 12029186 +EDI: CITICORP.COM Mar 01 2014 02:03:00 Citibankna, PO Box 769006, San Antonio, TX 78245-9006
 12029187 EDI: DIRECTV.COM Mar 01 2014 02:03:00 Directv, PO Box 11732, Newark, NJ 07101-0000
 12029191 +EDI: JEFFERSONCAP.COM Mar 01 2014 02:03:00 Jefferson Capital Systems, 16 McLeland Rd, Saint Cloud, MN 56303-2160
 12029192 E-mail/Text: camanagement@mandtbank.com Mar 01 2014 02:17:57 M & T Bank, Attn: Bankruptcy, 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221-0000
 12029193 +EDI: MID8.COM Mar 01 2014 02:03:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
 12029195 EDI: PRA.COM Mar 01 2014 02:03:00 Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541-0000
 12029196 +E-mail/Text: colleen.atkinson@rmscollect.com Mar 01 2014 02:19:00 Rec Mgm Sys, 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5827
 12098865 +EDI: NEXTEL.COM Mar 01 2014 02:03:00 Sprint, PO Box 8077, London, KY 40742-8077
 TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12029183 ##+Appelles, 195 West Schrock R, Westerville, OH 43081-2890

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0422-7

User: admin
Form ID: B18

Page 2 of 2
Total Noticed: 19

Date Rcvd: Feb 28, 2014

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2014 at the address(es) listed below:

Jessica L. Fellows on behalf of Debtor Mario Alberto Villegas, Sr. fellows.jlCH@gmail.com,
chadesimmons.legal@gmail.com, thedebtlawgroupmail@gmail.com,
sherricwilmoth@gmail.com; DLGHearings@gmail.com

Roy M. Terry, Jr. rterry@sandsanderson.com, gcross@sandsanderson.com; rterry@ecf.epiqsystems.com

TOTAL: 2